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Payments Report 2024

Published: 14 March 2024

The Swedish payments market has been digitalised at a rapid pace. Cash and manual payment services have been replaced by cards, mobile phones and internet services. As a result, payments in general have become faster, smoother and cheaper – a positive development. However, there are groups in society that do not have access to, or find it difficult to use, digital payment services and who therefore become marginalised. There are also serious problems of fraud that risk undermining trust in the payments system. Digitalisation also makes payments more vulnerable to cyber-attacks and disruptions to the electricity grid and data communications. At the same time, the geopolitical developments of recent years require Sweden to have a strong civil defence. The ability to make payments should also be available in peacetime crisis situations and states of heightened alert. Developments suggest that we should focus more than previously on the challenges posed by digitalisation. This concerns both the resilience of the payment system in the event of disruptions, crises and wars, and the ability of everyone in society to pay. Both public and private actors must contribute to these goals. However, this does not mean that the development of payments and payment infrastructure can stop. Sweden needs to keep up with international developments and remain at the forefront.

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The Riksbank is Sweden's central bank. We ensure that money retains its value and that payments can be made safely and efficiently. We also issue banknotes and coins.

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